



Inside Region IV

Alabama, Florida, Georgia, Kentucky, Mississippi, North Carolina, South Carolina, Tennessee
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For and about SBA in Region IV

Message from the Regional Administrator

Now that Spring is upon us, it is a great time to think about doing a little seasonal cleaning.

Of course the natural place to start is your desktop, your file drawers, your computer hard drive and that stack of files and papers that have accumulated on the floor around your desk. Once that is done, set your sights on clearing out some of the outdated, time consuming clutter from your daily routine.

All of us develop work patterns to help organize our days and increase our productivity. Some practices remain virtually unchanged for years and eventually outlive their usefulness. Just like clearing your inbox, periodically you need to reassess the value of old habits and routines. Start by identifying the major components of your job and the elements necessary to successfully achieve your goals. Then, take a look at how you spend your workday. Compare the two and eliminate those things from your daily routine that do not support your goals.

We all occasionally need a fresh perspective and new patterns to keep our work life from getting outmoded and stale. Particularly in the dynamic environment we have at SBA where changes occur unexpectedly, there is little time to waste on yesterday's conventions.

Have a great Spring and good luck with your cleaning.

Nuby



New Capital Access Chief Making Customer Service Priority One

Michael Hager Speaks to Kentucky Lenders

SBA's Associate Administrator for Capital Access, Michael Hager, appointed last July by Administrator Barreto, has set a new course for the division that manages the Agency's loan guarantee, equity investment, and Surety Bond programs. In a meeting with Kentucky lenders earlier this year, Hager shared his vision and discussed his plans for change in Capital Access over the next couple of years.

Hager emphasized that the focus this year, and going forward, will be operational excellence. Don't anticipate new products or major changes in the programs we have. Do expect to see internal initiatives that mirror private sector customer service incentives and rankings; all reflecting a renewed emphasis on customer service. Hager believes the best way to grow SBA programs is by streamlining loan processing and by offering first rate service to our lending partners.

The future of the Community Express pilot will be determined very soon, Hager said. He predicted the program would be made permanent and enhanced. The target market will continue to be economically distressed areas. Watch for the technical assistance component of the program to be even more rigorously applied.

Technology will also gain focus over the next few years, with products like E-Tran. Other changes include the Hazard LowDoc staff being shifted to process 504 loans, possible consolidations in our central processing centers, and enhanced staffing in lender oversight.

In the longer term, Hager anticipates the Agency will need to look strategically at our lending products, reassess the needs of our lending and small business customers and make recommendations for changes, additions, or elimination of programs. But for now he believes that we have the right programs for the market and with 7(a) now a zero subsidy program, SBA is healthier than ever.

In this Issue

The Technology Gap-----Page 2
Staff Profile, MS Judi Adcock-----Page 3
SBA/Disney Open House-----Page 4

Technology Bridging the ^ Communication Gap

Andre Travis – Area FITS

Information technology at SBA is advancing at blazing speeds. Over the past few years the agency has made a considerable investment to upgrade our systems with new technologies. While new systems and upgraded software offer the potential for greater efficiency, there are inherent challenges to any successful technology transition. Conflicts that so often arise between technical staff and end users during the initial “learning curve” period can derail the benefits of new systems resulting in a negative impact on office productivity. With plans underway by the Office of the Chief Information Officer to upgrade our entire infrastructure with newer, faster and more flexible software and hardware in the near future, it is critical that we take steps now to ensure that these new technologies are both beneficial and cost effective.

In reality, the problems we face at SBA are no different than those faced by the private sector where technology firms work to support external customers; expectations on both sides are often unrealistic and appreciating each other's position is difficult. Frustrations are only heightened when deadlines are pending, documents are lost, or users are attempting unfamiliar software. Truth is; effective technical support will only be achieved when both technical staff and end users work to communicate their needs and concerns in a way the other understands. That process can be much easier if communications between the two are clear and concise.

It is incumbent on all parties to bridge the technological communication gap. Doing that successfully starts with following these basic steps:

1. Stay calm
2. Speak clearly and in layman's terms
3. Identify and explain the problem thoroughly
 - a. If possible write down the exact error message your PC gives you
 - b. Explain what has changed since the last time the system worked properly
4. If it isn't a critical problem please email your support needs to your DIRM (and be detailed)

In the next edition of Inside Region IV, we will discuss more specific communication practices that will facilitate trouble shooting your computer and speed problem resolution. In the mean time, practice steps 1 – 4 until it becomes second nature.

Transitions

Rhoda Jones, GADO to Supervisor/National Answer Desk – NCDO

Rosetta Harris, MS DO
Promoted to Business Dev. Specialist

Bridget Johnson, Gulfport Branch
Promoted to Business Dev. Specialist

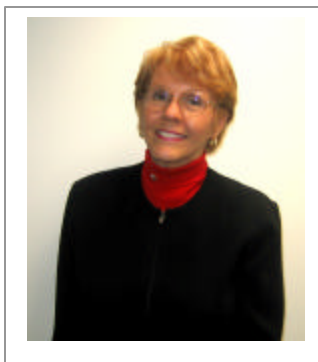
Judi Adcock

Gulfport Branch Manager

Contributed By Mississippi PIO Gary Reed

As manager of the Gulfport Mississippi Branch Office, Judi Adcock does it all. In addition to her management responsibilities, she processes loan requests, ensures that SBA lending partners and business organizations are familiar with SBA programs and even acts as back-up PIO for the Mississippi District.

Born in Wichita, Kansas, Judi is a graduate of the University of Southern Mississippi with a degree in Business Administration. She is a member of the Biloxi Sunriser Rotary Club and the Mississippi International Trade Club. She is also a graduate of Leadership Gulf Coast; Toastmaster's International; and the Dale Carnegie Institute.



In 1969, she began her career with SBA as a Clerk Steno in Biloxi, MS after Hurricane Camille battered the Mississippi Gulf Coast. Not only was this her first job with a government agency....it was her first job. "I basically grew up with the Agency," she said.

Prior to becoming manager of the Gulfport Office, she held the position of Commercial Loan Specialist in the Financing Division for 17 years and Loan Specialist in the Liquidation Division for eight years. During the time she worked in the Liquidation Division, there were only two women who made it into the liquidators "Millionaires Club"...Judi was one of them.

By serving in a variety of positions, Judi has acquired extensive knowledge and expertise that is invaluable to the Agency. High on her list of "fond" memories is her participation in the development of a training film for Loan Servicing Assistants which was used nationally by SBA.

Having begun her career helping people after Hurricane Camille and witnessing the devastation of Hurricane Katrina, Judi says the best thing about her career with SBA has been the honor of working with the wonderful people of Mississippi. She continued, "Even when life knocks them to their knees, they get up fighting."

Region IV Supports CFC Campaign



Region IV raised \$28,971.71 during this year's Combined Federal Campaign with three offices meeting or exceeding their goal and two offices achieving 100% participation by the employees. The North Florida District Office received an award for meeting their contribution goal. The Mississippi District Office was recognized with a Gold Award and the Atlanta Regional Office was recognized with a Share the Care award. Both the Mississippi District and the Atlanta Regional Office met or exceeded their monetary goal and had 100% employee participation in the campaign.

Just when you thought you could speak the language.....

Let's face it - English is a crazy language. There is no egg in eggplant, nor ham in hamburger; neither apple nor pine in pineapple. English muffins weren't invented in England or French fries in France. Test your English acumen by reading the following sentences correctly the first time – don't cheat.

- 1) The bandage was wound around the wound.
- 2) The farm was used to produce produce.
- 3) The dump was so full that it had to refuse more refuse.
- 4) We must polish the Polish furniture.
- 5) He could lead if he would get the lead out.
- 6) The soldier decided to desert his dessert in the desert.
- 7) Since there is no time like the present, he thought it was time to present the present.
- 8) A bass was painted on the head of the bass drum.
- 9) When shot at, the dove dove into the bushes.
- 10) I did not object to the object.
- 11) The insurance was invalid for the invalid.
- 12) There was a row among the oarsmen about how to row.
- 13) They were too close to the door to close it.
- 14) The buck does funny things when the does are present.
- 15) A seamstress and a sewer accidentally fell down into a sewer line.
- 16) To help with planting, the farmer taught his sow to sow.
- 17) The wind was too strong to wind the sail.
- 18) Upon seeing the tear in the painting I shed a tear.
- 19) I had to subject the subject to a series of tests.
- 20) How can I intimate this to my most intimate friend?

Discovered by puzzle master Adele Kehoe somewhere in the vastness of cyberspace

Disney/SBA National Entrepreneur Creates a Buzz with Open House Event

Contributed by Ilene Rubio

SBA representatives and Florida community leaders gathered in December for an open house at the Disney/SBA National Entrepreneur Center (NEC) in Orlando, Florida. The event was both a celebration of NEC's past successes and an opportunity to reintroduce the center to Florida's business community. Over 200 individuals were in attendance.

The NEC, which opened in June 2003, is operated under a public/public private partnership between SBA, Disney Worldwide Services; Orange County Government; and University of Central Florida. Offering an array of business assistance services through on-sight partners including SCORE, the SBDC, Orange County, and SBA, the NEC primary focus is Orlando and surrounding central Florida counties.

Each of the center's on-site partners displayed information on their organizations' respective programs and services during the event, and their representatives were on hand to answer questions and provide one-on-one counseling.



L-R: Nuby Fowler, Pancho Marrero, Artist Manny Perez-Hernandez, Gil Colon, Ilene Rubio, Willie Gonzalez

Interim NEC Director Ilene Rubio was joined by RA Nuby Fowler; S. Florida DD Pancho Marrero and DDD Gilbert Colon; as well as N. Florida DD Willie Gonzalez, and DDD Ralph Ross for the event.

Other dignitaries attending the event included Orange County Mayor Richard Crotty; City of Orlando Senior Advisor for Public Policy and Business Development José I. Fernandez; University of Central Florida Dean of the College of Business Dr. Thomas Keon, and several executives representing the Disney Corporation.

The Disney/SBA National Entrepreneur Center (NEC) is only second of its kind in the nation. The first NEC opened in San Jose, California in the year 2000 in a partnership with the City of San Jose and Cisco Systems.